

EXHIBIT 33

WOODALL CONTRACT BINDER EXCERPTS

ARTICLE XV - INSURANCE

SECTION 1. GENERAL. Except as otherwise provided by and changed in this Agreement, life, accidental death and dismemberment, transition and bridge, weekly indemnity, and medical insurance coverages (i.e., hospitalization and surgical) for inactive payroll employees which were in effect during the life of the contract that expired on September 2, 1986, will continue in effect during the new agreement's life. Policies regarding eligibility for coverage and coverage effective dates which prevailed during the life of the contract that expired September 2, 1986, and which are unchanged by this Article, will continue in effect during this labor agreement's life.

SUMMARY OF BENEFITS IN EFFECT

NOVEMBER 8, 1990

<u>Benefits</u>	<u>Benefit Amounts</u>
Life insurance for active payroll employees	\$ 15,000
Dependent insurance:	
Spouse	2000
Dependant children between the ages of six (6) months and nineteen (19) years	2000
Dependant children between the ages of five (5) days and six (6) months	\$ 500
Life insurance for pension plan retirees	\$ 1,000
Accidental death and dismemberment insurance for active payroll employees	\$ 15,000
Survivor income benefit insurance:	
Transition (twenty four (24) months)	\$175/month
Bridge	\$175/month

<u>Benefits</u>	<u>Benefit Amounts</u>
Weekly sickness and accident benefits for employees (Commencing the first day of an accident and the fourth day of a sickness for a maximum period of twenty six (26) weeks.)	\$145/week
Medical insurance (employee and dependents): Michigan Blue Cross/Blue Shield CMM 100/200, 80-20 plan with \$1000 stop loss after deductible is paid, BC/BS to pay reasonable and customary (R&C) charges; employees to co-pay five percent (5%) of monthly premium amount	

Article XV Continued

SECTION 6. MEDICAL INSURANCE.

- A. CMM 100/200, 80-20 PLAN. Effective November 8, 1990, eligible employees and their dependents will be covered by the Michigan Blue Cross/Blue Shield CMM 100/200, 80-20 plan, with a \$1000 stop loss (after deductibles are met), BC/BS to reimburse eligible, covered employees for reasonable and customary charges (REC) pursuant to BC/BS's schedule of reimbursable payments. Employees shall co-pay 5% of the monthly premium, said co-pay amounts to be deducted from gross pay rather than net pay under Internal Revenue Code section 125.
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- B. RETIREE DRUG COVERAGE. Coverage for past retirees only under the previous contract's medical insurance program's two dollar (\$2.00) co-pay drug rider under the pension plan will continue to be fully paid by the Company. Future retirees (those who retire subsequent to the effective date of this Agreement) will be covered pursuant to the changes in medical coverage reflected by this Agreement.